

Information to identify the case:

Debtor 1 Clifton Enoch III
First Name Middle Name Last Name
Debtor 2 Crystal B. Enoch
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey
Case number: 16-20794-ABA

Social Security number or ITIN xxx-xx-9603

EIN -----

Social Security number or ITIN xxx-xx-4539

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clifton Enoch III
aka CLIFTON ENOCH

Crystal B. Enoch
aka CRYSTAL PRICE

10/6/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Clifton Enoch, III
Crystal B. Enoch
Debtors

Case No. 16-20794-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810
516214952	+ AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
516214951	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
516214954	Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920
516214955	Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
516214957	CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312
516214960	COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957
516214958	Chase Auto, PO Box 901003, Columbus, OH 43224
516214962	Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
516214964	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516214965	GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012
516392368	+ Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire, 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
516214966	Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788
516214967	Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516214969	MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425
516214968	Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525
516214974	Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
516214976	+ Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
516214977	Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962
516214980	Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
516214981	Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707
516214982	+ Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336
516214983	SB1 Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207
516214984	Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
516214985	+ South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100
516214987	World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516214953	Email/Text: bankruptcy@pepcoholdings.com	Oct 06 2021 20:21:00	Atlantic City Electric, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
516214956	Email/Text: bankruptcy@cavps.com	Oct 06 2021 20:21:00	Cavalry Portfolio Serv, PO Box 27288, Tempe, AZ 85285-7288
516249108	+ Email/Text: bankruptcy@cavps.com		

District/off: 0312-1

User: admin

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516214959	+ EDI: CHASEAUTO	Oct 06 2021 20:21:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516214961	+ EDI: COMCASTCBLCENT	Oct 07 2021 00:23:00	Chase Auto Finance, 201 N Central Ave, Phoenix, AZ 85004-1071
516235335	EDI: ECMC.COM	Oct 07 2021 00:23:00	Comcast, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899
516379773	EDI: JPMORGANCHASE	Oct 07 2021 00:23:00	JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032, Ft Worth TX 76101-2032
516214963	Email/Text: servicing@eburycap.com	Oct 06 2021 20:21:00	Ebury Street Capital, LLC, 41 Purdy Ave Unit 281, Rye, NY 10580-7522
516368101	+ EDI: AISMIDFIRST	Oct 07 2021 00:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516214970	EDI: AISMIDFIRST	Oct 07 2021 00:23:00	Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
516214971	EDI: AISMIDFIRST	Oct 07 2021 00:23:00	Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
516214973	EDI: NAVIENTFKASMSERV.COM	Oct 07 2021 00:23:00	Navient, Attn: Claims Dept, PO Box 9500, Wilkes Barre, PA 18773-9500
516214972	EDI: NAVIENTFKASMSERV.COM	Oct 07 2021 00:23:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
516292561	EDI: NAVIENTFKASMSERV.COM	Oct 07 2021 00:23:00	Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
516214978	EDI: PRA.COM	Oct 07 2021 00:23:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
516214986	+ EDI: SWCR.COM	Oct 07 2021 00:23:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
516241121	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 06 2021 20:25:02	US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516214975	##	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
516214979	##	ProCo, PO Box 2462, Aston, PA 19014-0462

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com
Ronald E. Norman	on behalf of Joint Debtor Crystal B. Enoch rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman	on behalf of Debtor Clifton Enoch III rnorman@rnormanlaw.com, ekonecsny@rnormanlaw.com;dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 7